

EXHIBIT “67”



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July 31, 2014

Via UPS – signature required

Ms. Mindy J. Goss, Trustee
725 Esco Road
Comer GA 30629

Windsor Securities, LLC
25 East Athens Ave
Aramore PA 19003

RE: Policy No. 93 783 751 Insured: Joe E. Acker
John Hancock Life Insurance Company (U.S.A.)

Dear Ms. Goss and Windsor Securities LLC:

John Hancock Life Insurance Company (U.S.A.) ("John Hancock") has received claim documents from both of you asserting an entitlement to the death benefits under the above-mentioned policy.

In view of the fact that there are conflicting claims, the John Hancock cannot safely make payment without receiving a written agreement signed by each of you on how to proceed, assuming you can come to an amicable solution. If there is no such agreement, John Hancock, as a neutral stakeholder, cannot favor the interests of any party and cannot act in a judgmental capacity regarding a disputed situation, which presently exists.

In the event that an agreement as to the distribution of the proceeds of the policy cannot be reached, or if any side brings an action against John Hancock, a judicial bill of interpleader complaint will be filed in court. Should that become necessary, each of you will become defendants and John Hancock will seek leave of court to deposit the death benefit, less John Hancock's fees and costs, plus interest, into court and be discharged. Thereafter, you will be able to present your case to the judge which will make a binding determination as to entitlement. If the relief sought is allowed, it may reduce the death benefit accordingly. In order to avoid the litigation, and the resulting expenses, which an interpleader involves, it would certainly be advantageous to reach an agreement as to the distribution of the proceeds.

Please reply in writing, stating your position on the matter, within 30 days of receipt of this letter.

In the interim, John Hancock reserves all rights that it has, or may have, whether arising at law, in equity or under the express terms of the applicable policy.

Should you have any questions or require additional information, please contact our Customer Service Center at 1-800-387-2747.

Sincerely,

Aileen Pagaduan
Claims Analyst
U.S. Insurance

Courier Address
Life Claims Services R-03
27 Drydock Ave Suite 3, Boston MA 02210-2382
Toll Free: 1-800-387-2747 Fax: (617) 572-1571

Mailing Address
Life Claims Services R-03
1 John Hancock Way Suite 1105, Boston MA 02217-1105
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